

**Information to identify the case:**

Debtor 1	<u>Scott B. Yellin</u>	Social Security number or ITIN	xxx-xx-8094
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-11050-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott B. Yellin

4/18/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott B. Yellin  
 Debtor

Case No. 19-11050-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db  
 517974123 +Scott B. Yellin, 209 Mikell Lane, River Vale, NJ 07675-6560  
 +Attorney General's Office, Division of Law, Richard J. Hughes Justice Complex,  
 25 West Market St., PO Box 080, Trenton, NJ 08625-0080  
 517974124 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 517974127 +Collexx Inc, 59 E Mill Rd, Long Valley, NJ 07853-6222  
 517974128 +Craig H. Lyons, Esq., Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100,  
 PO Box 1269, Mount Laurel, NJ 08054-7269  
 517974129 +Dr. Ari Ben-Yishay, MD, 567 Brook Avenue, River Vale, NJ 07675-5700  
 517974130 +Englewood Hospital, 350 Engle Street, Englewood, NJ 07631-1898  
 517974131 +Experien, 701 Experian Parkway, Allen, TX 75013-3715  
 517974136 +McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072  
 517974137 +Michael Katz, Esq., 2580 Sunrise Highway, Bellmore, NY 11710-3608  
 517974139 +Nicole E. Yellin, 209 Mikell Lane, River Vale, NJ 07675-6560  
 517974140 +Old Hook Medical Associates, 452 Old Hook Road, #200, Emerson, NJ 07630-1382  
 517974142 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,  
 Highlands Ranch, CO 80129-2386  
 517974144 State of New Jersey, Department of the Treasury, PO Box 002, Trenton, NJ 08625-0002  
 517974143 +State of New Jersey, Department of the Treasury, PO Box 193, Trenton, NJ 08646-0193  
 517974145 +Trans Union, PO Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2019 23:24:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 18 2019 23:24:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: PRA.COM Apr 19 2019 03:13:00 Synchrony Bankc/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517974122 +EDI: AMEREXPR.COM Apr 19 2019 03:13:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 517974125 +EDI: CAPITALONE.COM Apr 19 2019 03:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517974126 +E-mail/Text: bankruptcy@cavps.com Apr 18 2019 23:24:18 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 517974132 EDI: FORD.COM Apr 19 2019 03:13:00 Ford Motor Credit Corporation, Ford Motor Credit,  
 Po Box 6275, Dearborn, MI 48121  
 517974133 +EDI: IIC9.COM Apr 19 2019 03:13:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 517974134 EDI: IRS.COM Apr 19 2019 03:13:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 517974138 +EDI: MID8.COM Apr 19 2019 03:13:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 517974141 +EDI: PRA.COM Apr 19 2019 03:13:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021  
 517976384 +EDI: RMSC.COM Apr 19 2019 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517974146 +E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2019 23:24:13 United States Attorney,  
 970 Broad Street, 5th Floor, Newark, NJ 07102-2527

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517974135\* Internal Revenue Service, Special Procedures, PO Box 744, Springfield, NJ 07081-0744  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Apr 18, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eric R. Perkins on behalf of Debtor Scott B. Yellin eperkins@becker.legal,  
eperkins@becker.legal/tcolombini@becker.legal  
Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6